

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: THOMAS TRACY § Case No.: 05-40157
SHEILA JOHNSON TRACY §
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§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/26/2005.
- 2) This case was confirmed on 11/14/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/27/2008, 03/14/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/05/2007, 04/09/2008, 10/21/2009, 07/12/2010, 12/20/2010, 12/20/2010, 04/21/2011.
- 5) The case was completed on 09/07/2011.
- 6) Number of months from filing to the last payment: 71
- 7) Number of months case was pending: 78
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: NA
- 10) Amount of unsecured claims discharged without payment \$ 45,626.30
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 166,725.00
Less amount refunded to debtor	\$ 3,570.44
NET RECEIPTS	\$ 163,154.56

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,325.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 10,223.74
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 12,548.74

Attorney fees paid and disclosed by debtor	\$ 375.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
COOK COUNTY TREASURE	SECURED	2,543.00	2,626.78	.00	.00	.00
NAVY FEDERAL CREDIT	SECURED	15,625.00	15,625.00	15,625.00	15,625.00	3,073.85
NAVY FEDERAL CREDIT	UNSECURED	2,033.30	2,806.49	2,806.49	280.65	.00
WELLS FARGO FINANCIA	SECURED	117,856.47	100,847.99	104,280.00	104,280.00	.00
BLATT HASENMILLER LI	OTHER	NA	NA	NA	.00	.00
AMOCO BP	UNSECURED	353.48	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	492.62	NA	NA	.00	.00
CARSON PIRIE SCOTT	UNSECURED	412.35	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	376.86	435.23	435.23	43.52	.00
KOHL'S	UNSECURED	656.72	NA	NA	.00	.00
MARSHALL FIELDS	UNSECURED	372.47	NA	NA	.00	.00
MONOGRAM CREDIT CARD	UNSECURED	1,120.39	NA	NA	.00	.00
ECMC	UNSECURED	25,107.13	25,734.37	25,734.37	2,573.44	.00
SEARS PAYMENT CENTER	UNSECURED	555.07	NA	NA	.00	.00
SPIEGELS	UNSECURED	2,054.58	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	427.12	568.76	568.76	56.88	.00
WELLS FARGO FINANCIA	SECURED	NA	23,226.00	23,226.00	23,226.00	.00
SALLIE MAE INC	UNSECURED	NA	10,557.05	10,557.05	1,055.71	.00
ECAST SETTLEMENT COR	UNSECURED	NA	398.86	398.86	39.89	.00
ECAST SETTLEMENT COR	UNSECURED	NA	932.73	932.73	93.27	.00
ECAST SETTLEMENT COR	UNSECURED	NA	2,576.10	2,576.10	257.61	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	104,280.00	104,280.00	.00
Mortgage Arrearage	23,226.00	23,226.00	.00
Debt Secured by Vehicle	15,625.00	15,625.00	3,073.85
All Other Secured	.00	.00	.00
TOTAL SECURED:	143,131.00	143,131.00	3,073.85
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	44,009.59	4,400.97	.00

Disbursements:

Expenses of Administration	\$ 12,548.74
Disbursements to Creditors	\$ 150,605.82

TOTAL DISBURSEMENTS: \$ 163,154.56

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/15/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.